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NEWPORT BEACH  
PARIS

U.S. Patent Application Serial No. 09/292,887  
System and Method for Administration of Credit Card Incentive Program ...  
Filed: April 16, 1999  
Docket No: 286052-002 (354533-002)

PHILADELPHIA  
PRINCETON

Enclosed is a copy of an amendment filed August 6, 2001, in the subject U.S. Patent Application. Also enclosed is a copy of the return post card bearing a PTO mailroom stamp of August 9, 2001. It appears that this amendment was not timely associated with the official file and does not appear on the PAIR system.

WASHINGTON 119127.1.07 09/14/01 4:33 PM

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Wilcox #7  
Serial No.: 09/292,887 Art Unit: 2162  
Filing Date: April 2, 1999 Examiner: Champagne, D.  
For: SYSTEM AND METHOD FOR ADMINISTRATION OF CREDIT  
CARD INCENTIVE PROGRAM WHEREIN CREDIT CARD  
HOLDER EARNS REBATE IN FORM OF INSTALLMENT LOAN  
ADVANCE PAYMENT THROUGH USE OF CREDIT CARD  
Docket No. 286052-002

Assistant Commissioner for Patents  
Washington, DC 20231

**RESPONSE**

This paper is responsive to the Office Action dated April 5, 2001, and is accompanied by a request for a one month extension of time and the required fee<sup>1</sup>. Accordingly, this paper is timely filed on or before August 6, 2001. Claims 1-20 are pending. The number of claims remains within that permitted under the filing fees previously paid. No new matter is presented.

**Claim Rejections under 35 U.S.C. § 102**

In the Official Action, claims 1 and 5 were rejected as anticipated by Wells Fargo ("Wells Fargo links its plastic with mortgages" Dialog File 16, Document No. 02812176 - April 16, 1993). The examiner states:

Wells Fargo teaches a credit card incentive system wherein a credit card issuer (Wells Fargo) provides a reduced mortgage interest rate to the credit card holder as a reward for the holders use of the credit card, which reads on makes a payment on behalf of the credit card holder to a lending institution to be applied against the outstanding principal on a note for a loan made to the credit card holder, which note is held by the lending institution.

<sup>1</sup> I HEREBY CERTIFY THAT THIS CORRESPONDENCE IS BEING DEPOSITED WITH THE UNITED STATES POSTAL SERVICE AS FIRST-CLASS MAIL IN AN ENVELOPE ADDRESSED TO: ASSISTANT COMMISSIONER FOR PATENTS, WASHINGTON, D.C. 20231, ON 8-6-01.

By: Daniel S. Golding